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[Social Security Administration](#)

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How do I apply for benefits?

To apply for benefits, contact the Social Security Administration (SSA) at 1-800-772-1213. They have a TTY phone connection at 1-800-325-0778. You can ask SSA to send you the correct forms, and they can answer questions you may have.

In order to qualify for disability benefits, you must be unable to perform work of any kind and your disability must be expected to last at least one year or result in death. You must also have worked long enough (earned certain number of "credits") and recently enough under the Social Security System. The specific numbers depend on individual situations.

The SSA receives numerous applications for disability benefits. Because of the large volume of applications, it can take a long period of time to receive a decision. If your application is denied, you may appeal the decision. The first appeal will go to the local Office of Hearings and Appeals, will be heard by an Administrative Law Judge, and may take several months. If denied again and appealed, the second appeal will go to the Office of Hearings and Appeals in Virginia, and will take about two years to be decided.

If you receive disability benefits, the benefits won't begin until the sixth full month after the date the Social Security Administration decides the disability began. In addition, you must wait two years before you qualify for Medicare coverage.

You can also sign up [online](#) .

How do I apply for Supplemental Security Income (SSI)?

To apply for benefits or to ask questions, contact the SSA at 1-800-772-1213. They have a TTY phone connections as well at 1-800-325-0778.

Supplemental Security Income is an income assistance program administered by the Social Security Administration for people who are elderly (65 or older), blind, or disabled (physical or mental problem expected to last at least one year or result in death) who don't have many assets (the things you own are worth less than \$2,000) and who don't earn much money (less than \$520/per month if you don't work, and \$1,073/per month if you work).

These amounts change periodically. For the most current, call SSA at the above number.

You can generally expect an answer on whether you are eligible for Supplemental Security Income (SSI) within two to six months.

You can also apply for benefits [online](#) .

How do I apply for retirement benefits?

To apply for benefits or to get more information about the SSA retirement program, call 1-800-772-1213. They have a TTY phone connection as well at 1-800-325-0778.

In order to be eligible for retirement benefits, you have to have enough "credits" (10 years of work--you earn one credit per certain amount of money that you make) and have paid into Social Security.

You are eligible for SSA retirement benefits when you reach age 65 (however, beginning in 2003, the age at which you can apply for retirement benefits will increase gradually from 65 to 67), but you can apply early at age 62. If you apply early, the benefits you receive will be reduced, but you will receive them for a longer time.

The amount you receive depends on how much you earned when you were working.

You can also delay applying for Social Security retirement. If you do so, your extra income may increase your benefit amount, and you will receive a credit. To find out more about credit you may receive, contact the Social Security Administration at 1-800-772-1213.

You can also apply for benefits [online](#) .